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**STATE OF WASHINGTON  
DEPARTMENT OF FINANCIAL INSTITUTIONS  
CONSUMER SERVICES DIVISION**

IN THE MATTER OF DETERMINING  
Whether there has been a violation of the  
Mortgage Broker Practices Act of Washington by:

STACY A. HEINRICKS,  
dba THE LOAN CONNECTION  
REAL ESTATE SERVICES

Respondent.

DFI NO. C-04-060-04-CO01  
OAH NO. 2004-DFI-0005

CONSENT ORDER

COMES NOW the Director of the Department of Financial Institutions (Director), through her designee Chuck Cross, Division Director, Division of Consumer Services, and Stacy A. Heinrichs, dba The Loan Connection Real Estate Services (hereinafter as Respondent), and finding that the issues raised in the captioned matter may be economically and efficiently settled, agree to the entry of this Consent Order. This Consent Order is entered pursuant to chapter 19.146 of Revised Code of Washington (RCW), and RCW 34.05.060 of the Administrative Procedure Act, based on the following:

**AGREEMENT AND ORDER**

The Department of Financial Institutions, Division of Consumer Services (Department) and Respondent have agreed upon a basis for resolution of the matters alleged in Statement of Charges No. C-04-060-04-SC01 (Statement of Charges), entered April 15, 2004, (copy attached hereto). Pursuant to chapter 19.146 RCW, the Mortgage Broker Practices Act (Act) and RCW 34.05.060 of the Administrative Procedure Act, Respondent hereby agrees to the Department's entry of this Consent Order and further agrees that the issues raised in the above captioned matter may be economically and efficiently settled by entry of this Consent Order. The parties intend this Consent Order to fully resolve the Statement of Charges, entered April 15, 2004.

Based upon the foregoing:

A. **Jurisdiction.** It is AGREED that the Department has jurisdiction over the subject matter of the activities discussed herein.

CONSENT ORDER

1           **B. Waiver of Hearing.** It is AGREED that Respondent has been informed of the right to a hearing before an  
2 administrative law judge, and that she has waived her right to a hearing and any and all administrative and judicial  
3 review of the issues raised in this matter, or of the resolution reached herein. Accordingly, Respondent agrees to dismiss  
4 her appeal and to inform the Office of Administrative Hearings in writing of her dismissal.

5           **C. Consent to Be Bound By Order.** It is AGREED that the parties shall be bound by the terms and  
6 conditions of this Consent Order as set forth herein.

7           **D. Application for Mortgage Broker License.** It is AGREED that Respondent shall immediately withdraw  
8 her application with the Department for a mortgage broker license. It is further AGREED that Respondent shall not  
9 apply to the Department for a mortgage broker license or a consumer loan license under any name at any time prior to  
10 January 1, 2008. It is further AGREED that, should Respondent apply to the Department for a mortgage broker license  
11 or a consumer loan license on January 1, 2008 or at any time thereafter, Respondent shall be required to meet any and  
12 all application requirements in effect at that time.

13           **E. Investigation Fee.** It is AGREED that Respondent shall pay to the Department an investigation fee of  
14 \$743.20, calculated at \$37.16 per hour for thirty (30) staff hours devoted to the investigation, less ten (10) staff hours  
15 paid out of Respondent's application deposit, in the form of a cashier's check which shall be made payable to the  
16 "Washington State Treasurer" and which shall be provided to the Department no later than the close of business Friday  
17 December 31, 2004.

18           **F. Compliance with the Law.** It is AGREED that Respondent shall comply with the Mortgage Broker  
19 Practices Act and the rules adopted thereunder.

20           **G. Non-Compliance with Order.** It is AGREED that Respondent understands that failure to abide by  
21 the terms and conditions of this Consent Order may result in further legal action by the Director. In the event of  
22 such legal action, Respondent may be responsible to reimburse the Director for the cost incurred in pursuing such  
23 action, including but not limited to, attorney fees.

1           H. **Voluntarily Entered.** It is AGREED that the undersigned Respondent has voluntarily entered into this  
2 Consent Order, which is effective when signed by the Director's designee.

3           I. **Completely Read, Understood, and Agreed.** It is AGREED that Respondent has read this Consent  
4 Order in its entirety and fully understand and agree to all of the same.

5 **RESPONDENT:**

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9 STACY A. HEINRICKS  
dba THE LOAN CONNECTION REAL ESTATE SERVICES

\_\_\_\_\_  
Date

10 **DO NOT WRITE BELOW THIS LINE**

11  
12 THIS ORDER ENTERED THIS 13<sup>th</sup> DAY OF August 2004.

13  
14 /s/ \_\_\_\_\_  
15 CHUCK CROSS  
16 Director and Enforcement Chief  
17 Division of Consumer Services  
18 Department of Financial Institutions  
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